

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **FOUNDATION COVERAGE – TEXAS**

**FORMS HO 00 03 AND HO 00 05 ONLY**

### **SECTION I – PROPERTY COVERAGES**

Under **E. Additional Coverages** the following Coverage is added:

#### **FOUNDATION COVERAGE**

- a. We cover settling, cracking, shrinking, bulging, or expansion of the foundation, floor slab or footings that support the dwelling caused by seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system.

This coverage includes the cost of tearing out and replacing any part of the building necessary to repair the system from which the leakage or seepage occurred.

- b. We do not cover loss to the system from which the water or steam escaped.
- c. Our limit of liability for this coverage will not exceed an amount equal to 15% of the Coverage **A** limit applicable on the date of loss.
- d. This coverage does not increase the limit of liability that applies to the damaged covered property.

#### **SECTION I – PERILS INSURED AGAINST**

The following revisions are made for the purposes of this endorsement only:

For Form **HO 00 03**:

Paragraph **A.2.c.(5)** is deleted and replaced by the following:

- (5) Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance, except as specifically provided by this endorsement.

Paragraph **A.2.c.(6)(f)** is replaced by the following:

- (f) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, footings, foundations, walls, floors, roofs or ceilings, except as specifically provided by this endorsement;

For Form **HO 00 05**:

Paragraph **A.2.d.** is deleted and replaced by the following:

- d. Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or from within a household appliance, except as specifically provided by this endorsement.

Paragraph **A.2.e.(3)** is deleted and replaced by the following:

- (3) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, footings, foundations, walls, floors, roofs or ceilings, except as specifically provided by this endorsement;

Except as stated in this endorsement, we do not provide coverage for any loss precluded by another provision in this policy.

All other provisions of this policy apply.